

Table I.D.1(2005) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10,728	10,673	10,634	10,603	10,772	10,749	10,632	10,746
Industry group **								
Agric., fish., forest.	9,642	8,959	11,079	8,995	12,659	7,872	9,362	9,953
Mining and manufacturing	10,157	9,926	9,824	10,226	10,065	10,202	10,176	10,156
Construction	10,677	10,420	10,055	10,454	11,884	10,096	10,135	11,072
Utilities and transp.	10,971	11,043	11,544	11,819	12,096	10,702	12,201	10,829
Wholesale trade	10,763	11,038	10,393	10,442	10,904	10,839	10,572	10,819
Fin. svcs. and real estate	11,076	11,566	11,873	11,277	11,069	10,997	11,665	11,009
Retail trade	9,958	10,386	10,426	9,612	10,091	9,898	10,209	9,904
Professional services	11,435	11,133	11,106	11,336	11,278	11,555	11,228	11,469
Other services	10,287	9,887	10,517	10,284	10,050	10,382	10,009	10,364
Ownership								
For profit, incorporated	10,592	10,847	10,561	10,543	10,643	10,567	10,689	10,574
For profit, unincorporated	10,367	10,092	10,158	10,284	10,335	10,498	10,138	10,445
Nonprofit	11,785	10,712	12,123	11,266	11,576	11,982	11,004	11,880
Age of firm								
Less than 5 years	10,945	9,652	10,852	9,742	12,539	9,966	9,821	11,762
5-9 years	10,609	11,093	9,611	10,621	10,164	11,582	10,554	10,665
10-19 years	10,750	10,467	10,990	10,911	10,972	10,325	10,890	10,654
20 or more years	10,674	10,823	10,633	10,560	10,675	10,695	10,626	10,683
Unknown	10,822	.	11,208	11,115	10,719	10,825	11,724	10,820
Multi/single status								
2 or more locations	10,763	13,044	12,114	10,837	10,861	10,725	11,565	10,747
1 location only	10,627	10,633	10,528	10,519	10,592	11,701	10,534	10,740
Percent full-time employees								
Less than 25%	10,388	9,647	10,772	9,439	9,690	11,237	9,414	10,795
25-49 %	10,573	9,875	11,581	10,162	9,217	10,941	10,539	10,581
50-74 %	10,743	10,761	10,907	9,897	10,631	10,847	10,376	10,812
75% or more	10,735	10,728	10,564	10,687	10,829	10,728	10,686	10,744
Union presence								
No union employees	10,760	10,662	10,700	10,587	10,803	10,813	10,656	10,789
Has union employees	10,539	11,001	10,202	10,675	10,565	10,529	10,408	10,548
Unknown	10,967	9,489	10,754	10,895	11,075	10,972	10,830	10,970
Percent low wage employees								
50% or more low wage	9,954	10,169	10,383	10,173	9,600	9,968	10,113	9,926
Less than 50% low wage	10,820	10,739	10,661	10,648	10,894	10,848	10,692	10,844

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1(2005) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	41.42	225.58	170.10	169.07	132.49	73.67	105.53	54.30
Industry group **								
Agric., fish., forest.	397.54	1,316.30	961.14	1,432.76	2,744.81	915.91	514.66	1,160.25
Mining and manufacturing	74.54	606.59	412.33	341.86	220.61	94.60	234.85	75.27
Construction	263.01	403.47	443.97	505.41	572.17	485.74	189.49	367.40
Utilities and transp.	198.31	526.79	786.99	629.22	345.14	223.96	527.58	205.68
Wholesale trade	161.93	551.15	439.49	739.25	340.72	179.32	423.80	230.50
Fin. svcs. and real estate	78.36	545.15	848.58	343.66	229.29	106.78	354.87	92.89
Retail trade	148.67	455.71	341.63	277.53	360.45	240.18	286.35	165.16
Professional services	98.66	269.91	184.57	317.87	154.75	159.29	167.44	109.19
Other services	144.30	223.32	256.86	412.71	169.44	264.59	229.38	214.00
Ownership								
For profit, incorporated	56.52	251.38	269.51	166.93	183.60	64.16	149.26	63.62
For profit, unincorporated	201.76	323.90	520.58	383.00	330.30	273.34	315.22	222.30
Nonprofit	101.90	487.36	466.94	387.35	223.27	197.12	387.14	133.71
Age of firm								
Less than 5 years	422.02	217.02	420.59	587.77	1,275.07	463.73	234.42	698.30
5-9 years	167.13	400.14	458.38	358.18	476.24	427.73	205.52	199.59
10-19 years	123.68	264.72	365.77	286.25	187.28	473.29	213.37	159.53
20 or more years	48.03	253.71	232.07	181.25	128.22	53.78	117.88	59.28
Unknown	127.35	.	2,902.82	898.53	250.23	127.77	2,265.87	127.39
Multi/single status								
2 or more locations	57.45	1,409.82	691.56	200.36	177.18	72.61	322.66	59.53
1 location only	107.77	232.45	172.51	207.68	154.42	475.43	121.71	162.84
Percent full-time employees								
Less than 25%	649.49	619.48	1,371.01	807.64	751.70	954.90	601.65	756.64
25-49 %	400.63	632.11	569.33	647.57	837.03	428.03	359.32	435.02
50-74 %	214.52	401.85	324.25	373.30	233.85	263.47	254.51	240.37
75% or more	32.58	218.33	194.03	208.67	149.06	52.21	102.52	46.48
Union presence								
No union employees	61.61	241.28	176.00	176.95	155.14	117.66	110.68	84.10
Has union employees	83.20	488.46	554.61	414.44	248.11	121.74	342.82	93.46
Unknown	152.47	1,538.26	2,030.62	1,065.40	349.76	155.46	1,021.42	154.81
Percent low wage employees								
50% or more low wage	108.82	415.38	580.51	294.01	278.05	140.13	327.17	122.55
Less than 50% low wage	40.03	209.90	207.44	193.56	146.51	76.71	114.34	52.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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